Market share of Public-Sector Banks

1011. SHRI S. AGNIRAJ: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the market share of Public Sector banks are gradually decreasing over the years;

(b) what are the reasons for the loss of market share;

(c) what steps are being taken to release the market share; and

(d) what is the total value of market share of Public Sector Banks as compared to private Banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI GINGEE N. RAMACHANDRAN): (a) Reserve Bank of India (RBI) has reported that the share of deposits and advances of Public Sector Banks have decreased marginally by 0.34% and 0.51% as on 31st March, 2001 compared to the position as on 31st March, 2000.

(b) The Public Sector Banks are facing competition from the new private sector Bank which are fully computerized.

(c) The Government of India and RBI are giving thrust to computerization of Public Sector Banks, besides taking various other steps towards increasing their efficiency in the operations. These include autonomy to the Public Sector Banks in functional matters. In many of its branches, the banks have introduced extended banking hours, 7 days banking, Automated Teller Machines (ATMs), interbranch connectivity etc. Comprehensive grievance redressal machinery has been put in place in every Public Sector Bank, which is monitored by Government of India. Banking Ombudsmen Scheme for expeditious and inexpensive resolution of customer complaint is also in operation. These steps are expected to lead to improvement in their customer service, which would result in increase in their market share.

(d) The total value of market share of the Public Sector Banks and private sector Banks as on 31st March, 2001 is as under:—

	Deposits		Advances	
	31-3-2000	31-3-2001	31-3-2000	31-3-2001
(i) Public Sector Banks	Rs. 6,46,890.92 crores (78.34%	Rs. 7,44,841.00 crores (78.34%)	Rs. 3,59,985.17 crores (76.75%)	Rs. 4,25,245.00 crores (76.24%)
(ii) Private Sector Banks	Rs. 96,147.23 crores (11.69%	Rs. 1,17,367.00 crores (12.35%)	Rs. 58,225.03 crores (12.41%)	Rs. 71,112.00 crores (12.78%)

Excise Duty exemption for Ashok Paper Mill, BRPL and Digboi Refinery

1012. DR. ARUN KUMAR SARMA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the concerned Department of Industrial Policy and Promotion as well as Petroleum and Natural Gas has recommended excise duty exemption to Ashok Paper Mill, BRPL and Digboi Refinery of Assam under Special Industrial Policy declared for North-Eastern Region.

(b) if so, the date on which the recommendation was received and the action taken to clear the exemption proposal; and

(c) the time by when it is likely to be cleared?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI GINGEE N. RAMACHANDRAN): (a) to (c) Proposal to extend excise duty exemption to BRPL was received from Department of Industrial Policy and Promotion in the month of January, 2001. On examination it has not been found possible to accede to the proposal.

Proposal to extend excise duty exemption to the Ashok Paper Mill was received from Department of Industrial Policy and Promotion in the month of April, 2001. The matter was examined. The Commissioner of Central Excise has reported that since the unit existed prior to 24.12.1997 and has not undertaken 25% or more of